

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Elissa Waldron
 Debtor

Case No. 18-17021-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: dlw
 Form ID: 318

Page 1 of 1
 Total Noticed: 17

Date Rcvd: Apr 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2019.

db +Elissa Waldron, 526 N. 27th Street, Allentown, PA 18104-4717
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14291111 +Burkholder's Heating & Air Conditioning, Inc., 383 Minor Street, Emmaus, PA 18049-3976
 14217245 Chase/Southwest, PO Box 1423, Charlotte, NC 28201-1423
 14217252 +LESAVOY BUTZ & SEITZ LLC, 1620 POND ROAD, SUITE 200, ALLENTOWN PA 18104-2255
 (address filed with court: Jack M. Seitz, Esq., Lesavoy Butz & Seitz, LLC,
 7535 Windsor Dr., Suite 200, Allentown, PA 18195-1014)
 14217254 Matthew K. Fissel, Esq., KML Law Group, P.C., 701 Market St, Philadelphia, PA 19106-1538

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 05 2019 02:24:21 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14217246 EDI: WFNNB.COM Apr 05 2019 06:23:00 Comenity-Ann Taylor, PO Box 659569,
 San Antonio, TX 78265-9569
 14217247 EDI: IRS.COM Apr 05 2019 06:23:00 IRS, PO Box 219690, Kansas City, MO 64121-9690
 14217248 +E-mail/Text: bankruptcy@fult.com Apr 05 2019 02:24:29 Lafayette Ambassador Bank,
 PO Box 25091, Lehigh Valley, PA 18002-5091
 14217253 E-mail/Text: camanagement@mtb.com Apr 05 2019 02:24:11 M&T Bank, 1 Fountain Plz,
 Buffalo, NY 14203-1420
 14218383 +EDI: PRA.COM Apr 05 2019 06:23:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14246667 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 05 2019 02:24:16
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, Pa. 17128-0946

TOTAL: 7

smg* ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2019 at the address(es) listed below:

JACK M. SEITZ on behalf of Creditor New Tripoli Bank, Seitz jseitz@lesavoybutz.com,
 slake@lesavoybutz.com
 KEVIN G. MCDONALD on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
 MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
 MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
 REBECCA ANN SOLARZ on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
 STEPHEN G. BRESSET on behalf of Debtor Elissa Waldron sbresset@bressetsantora.com,
 rehml@entermail.net; nicole@bressetsantora.com, sadie@bressetsantora.com, ronsantoraesq@aol.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1	<u>Elissa Waldron</u>	Social Security number or ITIN	xxx-xx-3726
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **18-17021-ref**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Elissa Waldron
 aka Elissa Griffith Waldron, aka Elissa J.
 Waldron, dba Law Offices of Elissa Waldron

4/4/19

By the court: Richard E. Fehling
 United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.